

Amendments To Claims:

This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

1. (Currently Amended) A method ~~for facilitating access to messages in a computer system that includes at least a database storage system and a processing device, the method comprising steps of:~~

~~storing a message in a common storage area of the database storage system together with all other messages stored in the database storage system, such that all single-recipient and multiple-recipient messages are stored in the common storage area;~~

~~associating, by a computer for facilitating access to messages, a the message with a first intended recipient by a first identifier, wherein the message is stored for dynamic retrieval in a common storage area of a database and further associating the message with at least a second intended recipient;~~

~~notifying, by the computer, the first intended recipient of the message stored in the database storage system using a notification message generated by the a processing device, wherein the notification message contains an address of or a link to a website, by transmitting the notification message to the first intended recipient;~~

~~providing, by the computer, the website for the first intended recipient to view the message;~~

~~authenticating, by the computer, the first intended recipient using a second identifier associated with the intended recipient;~~

~~searching, by the computer, the single-recipient and multiple-recipient messages stored in the common storage area of the database storage system to find messages for the first intended recipient by matching the first identifier with a message associated with the first identifier; and~~

~~providing, by the computer, the message associated with the first identifier to the first intended recipient for display by the first intended recipient,~~

~~wherein in response to if there is no second identifier being associated with the first intended recipient, the first intended recipient is prompted to create or register a second identifier[[]]; and~~

maintaining, by the computer, the message in the common storage area of the database for dynamic retrieval by a second intended recipient.

2. (Previously Presented) The method of claim 1, wherein the first identifier is an account number.

3. (Previously Presented) The method of claim 1, wherein the second identifier is a combination of a user identification and password.

4. (Previously Presented) The method of claim 1, wherein the second identifier is a physical characteristic of the first intended recipient identifiable by a biometric identification system.

5. (Previously Presented) The method of claim 1, wherein the message includes:
a message portion; and
an attachment file in a format that is different from a format of the message portion.

6. (Previously Presented) The method of claim 1, further comprising a step of encrypting the website to view messages using an encryption method.

7. (Previously Presented) The method of claim 6, wherein the encryption method is SSL.

8. (Cancelled)

9. (Currently Amended) A method for a business to provide customer access to a single-recipient message in a computer system that includes at least a database storage system and a processing device, the method comprising steps of:

~~storing a 1, 9, 10 and 12 have been amended message and a multiple-recipient message in a common storage area of a secure database storage system together with all other messages stored in the secure database storage system, such that all single-recipient and multiple-recipient messages are stored in the common storage area;~~

associating, by a computer for facilitating access to messages, the single-recipient message and the multiple-recipient message with a first identifier corresponding to a first intended customer recipient, wherein the first identifier includes an account number, wherein the

message is stored in a common storage area of a secured database, and further associating the multiple-recipient message with at least a second intended customer recipient;

notifying, by the computer, the first intended customer recipient of the ~~single-recipient~~ message stored in the secure database storage system by an electronic mail generated by ~~the~~ a processing device, wherein the electronic mail contains an address of or a link to a secure website, by transmitting the electronic mail to the first intended customer recipient;

providing, by the computer, the secure website for the first intended customer recipient to view the ~~single-recipient~~ message;

authenticating, by the computer, the first intended customer recipient to view the ~~single-recipient~~ message at the secure website using a second identifier associated with the first intended customer recipient;

searching, by the computer, the ~~single-recipient and multiple-recipient~~ messages stored in the common storage area of the secure database ~~storage system~~ for the first identifier to find the ~~single-recipient~~ message associated with the first identifier to be viewed by the first intended customer recipient; and

providing, by the computer, the ~~single-recipient~~ message associated with the first intended customer recipient to the first intended customer recipient,

wherein in response to if there is no second identifier being associated with the first intended customer recipient, the first intended customer recipient is prompted to create or register a second identifier[.]; and

maintaining, by the computer, the message in the common storage area of the secure database for dynamic retrieval by a second intended recipient.

10. (Currently Amended) The method of claim 9, wherein the ~~single-recipient~~ message includes at least one of customer account information, a financial statement, a special offer, a response to an inquiry, and a transaction confirmation.

11. (Previously Presented) The method of claim 9, wherein the second identifier includes a physical characteristic of the first intended customer recipient identifiable through a biometric identification system.

12. (Currently Amended) The method of claim 9, wherein the ~~single-recipient~~ message includes:
a message portion; and
an attachment file in a format that is different from a format of the message portion.
13. (Previously Presented) The method of claim 9, further comprising a step of encrypting the website to view messages using an encryption method.
14. (Previously Presented) The method of claim 13, wherein the encryption method is SSL.
15. (Previously Presented) The method of claim 1, further comprising a step of providing a second address of or link to a secure webpage on the secure website, the secure webpage containing the message, after successfully authenticating the first intended recipient.
16. (Currently Amended) The method of claim 1, wherein ~~if in response to the~~ message ~~has~~ having multiple intended recipients, a separate copy of the message is not stored in the database for each intended recipient.
17. (Previously Presented) The method of claim 9, wherein the second identifier is at least one of a user identification, an email address, and a password.
18. (Currently Amended) The method of claim 9, further comprising a step of providing a second address of or link to a secure webpage on the secure website, the secure webpage containing the ~~single-recipient~~ message, after successfully authenticating the first intended customer recipient.
19. (Currently amended) The method of claim 9, wherein ~~if in response to a~~ particular message ~~has~~ having multiple intended customer recipients, a separate copy of the particular message is not stored in the database for each intended customer recipient.
20. (New) A system comprising:
a computer network communicating with a memory;
the memory communicating with a processor; and
the processor, when executing a computer program, is configured to:

associate a message with a first intended recipient by a first identifier, wherein the message is stored for dynamic retrieval in a common storage area of a database;

notify the first intended recipient of the message stored in the database using a notification message generated by a processing device, wherein the notification message contains an address of or a link to a website, by transmitting the notification message to the first intended recipient;

provide the website for the first intended recipient to view the message;

authenticate the first intended recipient using a second identifier associated with the intended recipient;

search the messages stored in the common storage area of the database to find messages for the first intended recipient by matching the first identifier with a message associated with the first identifier;

provide the message associated with the first identifier to the first intended recipient for display by the first intended recipient,

wherein in response to no second identifier being associated with the first intended recipient, the first intended recipient is prompted to create or register a second identifier; and

maintain the message in the common storage area of the database for dynamic retrieval by a second intended recipient.